WHAT IS CLAIMED IS:

1. A method for authorizing an online purchase between a customer and a vendor site, the method comprising steps of:

receiving transaction information from the vendor site;

automatically opening a new web browser window for the customer;

presenting a transaction amount in the new web browser window, whereby the customer can assent to the transaction amount through interaction with the new web browser window;

receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase; and

notifying the vendor site of authorization.

2. The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the new web browser window points away from the vendor site.

3. The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of receiving account information from the customer corresponding to an account authorized for the debit.

4. The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the new web browser window overlays an existing web browser window of the vendor site.

5. The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the receiving transaction information step triggers the automatically opening step.

6. The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of transferring payment to an account associated with the vendor site after authorization is received.

7. The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of presenting a message to the customer in the new web browser window indicating at least one of the following:

that authorization was canceled by the customer;

24

5   that authorization was rejected by a funds transfer system; and

6   that authorization completed normally.

1   8.   The method for authorizing the online purchase between the customer

2   and the vendor site as recited in claim 1, wherein the notifying step comprises a step of

3   determining that a notification message was not received by the vendor site within a

4   predetermined time period.

1   9.   A computer-readable medium having computer-executable instructions

2   for performing the computer-implementable method for authorizing the online purchase

3   between the customer and the vendor site of claim 1.

1   10.   A method for checking-out from an online purchase by a customer

2   from a merchant system, the method comprising steps of:

3   receiving transaction information from the merchant system;

4   automatically opening a window that is viewable by the customer, wherein the

5   window is formulated by a funds transfer system at a network location away from the

6   merchant system;

7   presenting a transaction amount in the window, whereby the customer can

8   assent to the transaction amount by interacting with the window;

9   receiving authorization from the customer of a debit for the transaction

10   amount, wherein the debit corresponds to the online purchase; and

11   notifying the merchant system of authorization.

1   11.   The method for checking-out from the online purchase by the customer

2   from the merchant as recited in claim 10, further comprising a step of receiving account

3   information from the customer corresponding to an account available for debits by the funds

4   transfer system.

1   12.   The method for checking-out from the online purchase by the customer

2   from the merchant system as recited in claim 10, wherein the window overlays an existing

3   web browser window of a web site associated with the merchant system.

1   13.   The method for checking-out from the online purchase by the customer

2   from the merchant system as recited in claim 10, wherein the receiving transaction

3   information step triggers the automatically opening step.

1   14.   The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, further comprising a step of transferring
3 payment to an account associated with the merchant system after authorization is received.

1   15.   The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, further comprising a step of presenting a
3 message to the customer in another window indicating at least one of the following:
4   that authorization was canceled by the customer;
5   that authorization was rejected by the funds transfer system; and
6   that authorization completed normally.

1   16.   The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, wherein the notifying step comprises a step
3 of determining that a notification message was not received by the merchant system within a
4 predetermined time period.

1   17.   A method for checking-out from an online purchase by a customer
2 from a merchant system, the method comprising steps of:
3   receiving account information from the customer corresponding to an account
4 available for debits by the funds transfer system;
5   automatically opening a window that is viewable by the customer, wherein the
6 window is formulated by the funds transfer system at a site away from the merchant system;
7   presenting a transaction amount in the window, whereby the customer can
8 assent to the transaction amount by interacting with the window;
9   receiving authorization from the customer of a debit for the transaction
10 amount, wherein the debit corresponds to the online purchase; and
11   notifying the merchant system of authorization.

1   18.   The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 17, wherein the account information is received
3 through the window.

1   19.   The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 17, further comprising a step of receiving
3 transaction information from the merchant system.

1   20.   The method for checking-out from the online purchase by the customer
2   from the merchant system as recited in claim 17, further comprising a step of transferring
3   payment to an account associated with the merchant system after authorization is received.